Closing Cost Details

		Borrower-Paid		Paid by
Loan Costs	n Costs		re Closing	Others
A. Origination Charges		At Closing Before Closing \$1,950.00		
1 .5 % of Loan Amount (Points)		\$750.00		
2 Application Fee		\$250.00		
3 Origination Fee		\$450.00		****************
4 Underwriting Fee		\$500.00		
15				
16 17			***************************************	
17 18				
B. Services Borrower Did Not Sho		\$610.00		
) Appraisal Fee	to John Smith Appraisers Inc.	Joined	\$405.00	
2 Credit Report Fee	to Information Inc.		\$30.00	V
3 Flood Determination Fee	to Info Co.	\$20.00		***************************************
14 Flood Monitoring Fee	to Info Co.	\$45.00		
25 Tax Monitoring Fee	to Info Co.	\$65.00		
6 Tax Status Research Fee	to Info Co.	\$45.00		
36				
19:				
0				
C. Services Borrower Did Shop Fo		\$935.50		
Pest Inspection Fee	to Pests Co.	\$85.00		
72 Title – Insurance Binder	to Epsilon Title Co.	\$50.00 \$250.50		
33 Title – Lender's Title Policy 34 Title – Settlement Agent Fee	to Epsilon Title Co. to Epsilon Title Co.	\$250.00		
25 Title – Title Search	to Epsilon Title Co.	\$200.00		
%				
17				
The state of the s				V DALCES HOLDS-ON-SCHOOL
D. TOTAL LOAN COSTS (Borrower	-Paid)	\$3,495.50		
Loan Costs Subtotals (A + B + C)		\$3,060.50	\$435.00	9000A00A00A00A008080008000
Other Costs 5. Taxes and Other Government Fo		\$3,060.50 \$60.00	\$435.00	
Other Costs E. Taxes and Other Government Fo D1 Recording Fees		\$3,060.50	\$435.00	
Other Costs E. Taxes and Other Government Fe 01 Recording Fees 02		\$3,060.50 \$60.00 \$60.00	\$435.00	
Other Costs E. Taxas and Other Government Fo 01 Recording Fees 02 F. Prepaids	Deed: Mortgage: \$60.00	\$3,060.50 \$60.00 \$60.00 \$2,125.12	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium	Deed: Mortgage: \$60.00	\$3,060.50 \$60.00 \$60.00	\$435.00	
Other Costs E. Taxes and Other Government Fe D1 Recording Fees D2 Prepaids D1 Homeowner's Insurance Premium Mortgage Insurance Premium (Deed: Mortgage: \$60.00 m (12 ma.) to insurance Co. mo.)	\$3,060.50 \$60.00 \$60.00 \$2,125.12	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 12 13 14 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 14 Prepaid Interest (\$17.71 per da)	Deed: Mortgage: \$60.00 m (12 mo.) to Insurance Co. mo.) y from 4/15/2013 to 5/1/2013)	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium (12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any C	Deed: Mortgage: \$60.00 m (12 mo.) to Insurance Co. mo.) y from 4/15/2013 to 5/1/2013)	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium	Deed: Mortgage: \$60.00 m (12 mo.) to Insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 E. Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any 0	Deed: Mortgage: \$60.00 m (12 mo.) to Insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80	\$435.00	
Other Costs E. Taxas and Other Government Fe 11 Recording Fees 12 Prepaids 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any O 15 Initial Escrow Payment at Closin 16 Homeowner's Insurance \$100.83 17 Mortgage Insurance \$82.35	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70	\$435.00	
Other Costs E. Taxas and Other Government For 11 Recording Fees 11 Recording Fees 11 Recording Fees 11 Recording Fees 12 Remarks 12 Mortgage Insurance Premium (12 Mortgage Insurance Premium (13 Property Taxes (16 mo.) to Any (15 Fees 12 Removement at Cost 11 Homeowner's Insurance \$100.83 11 Homeowner's Insurance \$10.83 12 Mortgage Insurance \$2.35 13 Property Taxes \$105.30	m (12 ma.) to Insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 ma.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Propaids D4 Homeowner's Insurance Premium (D5 Propaid Interest (\$17.71 per da) D6 Property Taxes (6 mo.) to Any C D7 S D8 Initial Escrow Payment at Closin D6 Homeowner's Insurance \$100.83 D7 Mortgage Insurance \$82.35 D8 Property Taxes \$105.30 D8 Property Taxes \$105.30	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70	\$435.00	
Other Costs E. Taxas and Other Government Fe 11 Recording Fees 12 Prepaids 12 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per day 14 Property Taxes (6 mo.) to Any Cost 15 Initial Escrow Payment at Closin 11 Homeowner's Insurance \$100.83 12 Mortgage Insurance \$82.35 13 Property Taxes \$105.30 14	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 E. Prapaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any Cost 15 E. Initial Escrow Payment at Closir 16 Homeowner's Insurance \$100.83 10 Mortgage Insurance \$100.83 11 Mortgage Insurance \$82.35 12 Property Taxes \$105.30 13	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 E. Prapaids D3 Homeowner's Insurance Premium D3 Prepaid Interest (\$17.71 per da) D4 Property Taxes (6 mo.) to Any Cost D5 E. Initial Escrow Payment at Closin D5 Homeowner's Insurance \$100.83 Property Taxes \$105.30 D4 D5 D6 D7	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Propaids D4 Homeowner's Insurance Premium (D5 Propaid Interest (\$17.71 per da) D6 Property Taxes (\$6 mo.) to Any C D7 Initial Escrow Payment at Closin D8 Homeowner's Insurance \$100.83 D8 Homeowner's Insurance \$82.35 D8 Property Taxes \$105.30 D8 Aggregate Adjustment	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Prepaids D4 Homeowner's Insurance Premium (D5 Prepaid Interest (\$17.71 per da) D5 Property Taxes (6 mo.) to Any C D5 Initial Escrow Payment at Closin D6 Homeowner's Insurance \$100.83 D7 Property Taxes \$105.30 D8 Propert	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 Recording Fees 12 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any Cost 15 16 Initial Escrow Payment at Closin 17 Homeowner's Insurance \$100.83 18 Mortgage Insurance \$2.35 19 Mortgage Insurance \$82.35 10 Mortgage Insurance \$82.35 11 Mortgage Insurance \$82.35 12 Mortgage Insurance \$82.35 13 Mortgage Insurance \$82.35 14 Mortgage Insurance \$82.35 15 Mortgage Insurance \$82.35 16 Mortgage Insurance \$82.35 17 Mortgage Insurance \$82.35 18 Mortgage Insurance \$82.35 19 Mortgage Insurance \$82.35 10 Mortgage Insurance \$82.35	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe 11 Recording Fees 12 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium (12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any (15 S. Initial Escrow Payment at Closin 11 Homeowner's Insurance \$100.83 12 Mortgage Insurance \$82.35 13 Property Taxes \$105.30 14 15 16 17 18 Aggregate Adjustment 10 10 10 10 11	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Propaids D4 Homeowner's Insurance Premium (D5 Prepaid Interest (\$17.71 per da) D6 Property Taxes (\$6 mo.) to Any (\$0.000 to Any (\$0	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium 13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any Cost 15 Initial Escrow Payment at Closin 11 Homeowner's Insurance \$100.83 12 Mortgage Insurance \$82.35 13 Property Taxes \$105.30 14 15 16 17 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Propaids D4 Homeowner's Insurance Premium (D5 Prepaid Interest (\$17.71 per da) D6 Property Taxes (\$6 mo.) to Any (\$0.000 to Any (\$0	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe 11 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any (0 15 15 16 Initial Escrow Payment at Closin 11 Homeowner's Insurance \$100.83 12 Mortgage Insurance \$82.35 13 Property Taxes \$105.30 14 15 16 17 18 Aggregate Adjustment 10 10 10 10 10 10 10 10 10 10 10 10 10	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium (13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any Cost 15 Initial Escrow Payment at Closin 16 Homeowner's Insurance \$100.83 17 Mortgage Insurance \$62.35 18 Property Taxes \$105.30 18 Aggregate Adjustment 19 Cost 19	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxas and Other Government Fe D1 Recording Fees D2 Recording Fees D3 Propaids D4 Homeowner's Insurance Premium (D5 Prepaid Interest (\$17.71 per da) D6 Property Taxes (\$6 mo.) to Any C D7 Initial Escrow Payment at Closin D8 Homeowner's Insurance \$100.83 D8 Property Taxes \$105.30 D9 Proper	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) y from 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	
Other Costs E. Taxes and Other Government Fe 11 Recording Fees 12 Frepaids 11 Homeowner's Insurance Premium 12 Mortgage Insurance Premium 13 Prepaid Interest (\$17.71 per da) 14 Property Taxes (6 mo.) to Any Cost 15 Initial Escrow Payment at Closin 11 Homeowner's Insurance \$100.83 12 Mortgage Insurance \$82.35 13 Property Taxes \$105.30 14 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Deed: Mortgage: \$60.00 m (12 mo.) to insurance Co. mo.) grown 4/15/2013 to 5/1/2013) County USA ng per month for 2 mo. per month for 2 mo. per month for 2 mo.	\$3,060.50 \$60.00 \$60.00 \$2,125.12 \$1,209.96 \$283.36 \$631.80 \$576.95 \$201.66 \$164.70 \$210.60	\$435.00	

J. TOTAL CLOSING COSTS (Borrower-Paid) \$5,757.57			
Closing Costs Subtotals (D + I)	\$5,822.57	\$435.00	
Lender Credits	- \$500.00		